



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** [SERVISFIRST BANCSHARES, INC.](#)

**City/State** [HOMEWOOD, AL](#)

## Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [15,339,419](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SERVISFIRST BANCSHARES, INC.](#)

[2500 WOODCREST PLACE](#)

[HOMEWOOD, AL 35209](#)

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## Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000) .....	15,279,570			12,128,063			13,526,991			10,593,514			8,633,853		
Net income (\$000) .....	57,613			51,455			207,734			169,569			149,243		
Number of BHCs in peer group .....	134			133			130			128			146		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.77	2.55	63	3.05	2.67	76	2.84	2.60	67	3.20	2.77	78	3.35	3.21	58
+ Non-interest income .....	0.30	0.97	11	0.21	1.13	3	0.22	1.04	3	0.27	1.21	6	0.27	0.90	10
- Overhead expense .....	0.97	2.18	3	0.88	2.28	0	0.96	2.17	2	1.04	2.57	1	1.18	2.59	2
- Provision for credit losses .....	0.14	0.04	79	0.25	-0.12	94	0.23	-0.09	98	0.40	0.51	34	0.26	0.12	85
+ Securities gains (losses) .....	-0.09	0	1	0	0.01	32	0	0.01	67	0	0.02	16	0	0.01	40
+ Other tax equivalent adjustments .....	0	0	44	0	0	48	0	0	46	0	0	48	0	0	46
= Pretax net operating income (tax equivalent) .....	1.86	1.35	85	2.13	1.78	77	1.87	1.66	72	2.03	1.04	93	2.18	1.53	88
Net operating income .....	1.51	1.03	88	1.70	1.36	78	1.54	1.26	77	1.60	0.81	94	1.73	1.19	89
Net income .....	1.51	1.02	88	1.70	1.35	78	1.54	1.26	77	1.60	0.82	93	1.73	1.19	89
Net income (Subchapter S adjusted) .....		1.74			1.78			1.97			1.18				1.41
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.06	2.96	57	3.45	3.18	65	3.19	3.06	55	3.82	3.55	67	4.71	4.49	73
Interest expense .....	0.20	0.20	58	0.28	0.29	56	0.24	0.25	62	0.50	0.52	55	1.24	1.02	70
Net interest income (tax equivalent) .....	2.86	2.75	54	3.18	2.88	67	2.95	2.80	56	3.32	3.01	68	3.47	3.45	47
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.11	0.09	66	0.02	0.16	23	0.03	0.11	31	0.36	0.27	71	0.32	0.11	90
Earnings coverage of net loan and lease losses (X) .....	29.88	38.54	62	147.67	25.70	93	101.77	39.72	80	8.83	22.91	39	9.50	22.46	32
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.21	1.20	56	1.12	1.49	26	1.22	1.23	54	1.04	1.58	17	1.05	0.94	71
Allowance for loan and lease losses / Total loans and leases .....	1.21	1.17	56	1.11	1.47	27	1.22	1.20	54	1.04	1.55	19	1.05	0.93	71
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.17	0.47	13	0.18	0.70	6	0.08	0.49	6	0.24	0.71	11	0.53	0.56	56
30-89 days past due loans and leases / Total loans and leases .....	0.04	0.32	4	0.01	0.33	3	0.02	0.32	3	0.05	0.39	5	0.20	0.31	36
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-10.96	-1.97	20	-14.88	-0.51	11	-18.64	-2.33	7	-8.08	3.20	18	3.89	10.70	27
Net short-term noncore funding dependence .....	-12.49	-6.65	27	-16.82	-6.88	17	-20.38	-7.71	12	-10.33	-4.76	25	1.32	5.88	31
Net loans and leases / Total assets .....	63.76	59.31	63	66.62	60.99	67	60.96	58.67	56	70.33	61.58	74	80.37	72.36	83
<b>Capitalization</b>															
Tier 1 leverage ratio .....	7.67	9.06	15	8.25	9.15	25	7.39	8.98	14	8.23	9.13	23	9.13	10.39	21
Holding company equity capital / Total assets .....	7.64	10.29	13	8.14	10.72	14	7.45	10.71	7	8.32	11.16	11	9.41	11.37	18
Total equity capital (including minority interest) / Total assets .....	7.65	10.40	11	8.15	10.85	14	7.46	10.82	6	8.32	11.29	9	9.42	11.43	17
Common equity tier 1 capital / Total risk-weighted assets .....	9.86	12.21	14	10.73	12.57	21	9.95	12.42	14	10.50	12.38	23	10.50	12.50	17
Net loans and leases / Equity capital (X) .....	8.34	5.82	91	8.18	5.73	90	8.18	5.53	90	8.46	5.58	90	8.54	6.55	87
Cash dividends / Net income .....	21.61	33.45	31	21	23.13	40	21.64	28.27	36	23.05	42.30	26	22.40	25.65	43
Cash dividends / Net income (Subchapter S adjusted) .....		28.47			14.81			3.14			-0.65			93.20	
<b>Growth Rates</b>															
Assets .....	21.29	9.35	83	35.05	16.49	86	29.47	10.50	90	33.36	16.68	87	11.74	8.66	72
Equity capital .....	13.83	4.03	80	16.86	9.13	82	16.04	7.46	85	17.83	6.99	86	17.84	12.19	78
Net loans and leases .....	16.07	6.29	81	12.49	7.22	73	12.22	3.36	80	16.70	9.07	78	11.23	8.63	69
Noncore funding .....	49.82	-10.65	94	33.54	-25.09	94	61.85	-14.79	96	50.40	-12.18	96	31.21	4.16	86
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	0.01	46
Long-term debt / Equity capital .....	5.52	11.08	39	6.28	11.33	44	5.62	10.95	41	6.52	13.56	43	7.68	3.86	70
Equity investment in subsidiaries / Equity capital .....	105.33	103.47	64	106.04	102.85	70	105.33	103.22	66	106.02	102.81	70	107.45	104.21	63
Cash from ops + noncash items + op expense / Op expense + dividends .....	95.48	125.04	40	82.53	98.58	39	100.09	154.48	24	111.31	147.24	34	105.74	152.31	31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	103,105	93,803	385,721	362,664	354,308	9.92	85.59
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	102,896	93,567	384,829	361,600	353,151	9.97	85.94
Tax-exempt income on loans and leases.....	209	236	892	1,064	1,157	-11.44	-3.69
Estimated tax benefit on income on loans and leases.....	44	131	201	705	578	-66.38	-58.64
Income on loans and leases (tax equivalent).....	103,149	93,934	385,922	363,369	354,886	9.81	85.31
Investment interest income (tax equivalent).....	8,275	5,973	25,783	23,351	19,162	38.53	156.22
Interest on balances due from depository institutions.....	1,736	676	4,833	3,165	12,008	156.80	196.25
Interest income on other earning assets.....	81	3	36	332	6,038	2600.00	-84.42
Total interest income (tax equivalent).....	113,241	100,586	416,574	390,217	392,094	12.58	88.74
Interest on time deposits of \$250K or more .....	1,100	1,753	6,093	9,489	9,819	-37.25	36.31
Interest on time deposits < \$250K.....	703	1,108	3,895	5,956	5,172	-36.55	33.90
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	4,040	4,020	16,581	29,785	75,967	0.50	-13.12
Interest on other borrowings and trading liabilities.....	933	460	2,473	2,700	9,076	102.83	21.64
Interest on subordinated debt and mandatory convertible securities .....	690	690	2,760	3,055	3,124	0.00	-3.63
Total interest expense.....	7,466	8,031	31,802	50,985	103,158	-7.04	0.01
Net interest income (tax equivalent).....	105,775	92,555	384,772	339,232	288,936	14.28	101.35
Non-interest income.....	11,275	6,277	29,506	28,270	23,667	79.62	148.02
Adjusted operating income (tax equivalent) .....	117,050	98,832	414,278	367,502	312,603	18.43	105.07
Overhead expense.....	37,210	26,728	129,763	109,665	101,840	39.22	74.97
Provision for credit losses.....	5,362	7,451	31,517	42,434	22,638		7.54
Securities gains (losses) .....	-3,335	0	620	0	27		
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	71,143	64,653	253,618	215,403	188,152	10.04	130.79
Applicable income taxes .....	13,477	13,008	45,615	44,639	37,618	3.61	72.21
Tax equivalent adjustments .....	53	190	269	1,195	1,291	-72.11	-88.98
Applicable income taxes (tax equivalent).....	13,530	13,198	45,884	45,834	38,909	2.52	62.87
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	57,613	51,455	207,734	169,569	149,243	11.97	155.84
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	57,613	51,455	207,734	169,569	149,243	11.97	155.84
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	57,613	51,455	207,734	169,569	149,243	11.97	155.84
Investment securities income (tax equivalent).....	8,275	5,973	25,783	23,351	19,162	38.53	156.22
US Treasury and agency securities (excluding mortgage-backed securities) .....	896	131	708	1,178	1,616	583.97	282.91
Mortgage-backed securities .....	3,030	1,771	8,399	9,824	9,005	71.09	145.34
All other securities .....	4,349	4,071	16,676	12,349	8,541	6.82	147.01
Cash dividends declared.....	12,452	10,804	44,950	39,080	33,437	15.25	371.49
Common .....	12,452	10,804	44,950	39,080	33,437	15.25	371.49
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

### Percent of Average Assets

Interest income (tax equivalent).....  
 Less: Interest expense.....  
 Equals: Net interest income (tax equivalent).....  
 Plus: Non-interest income.....  
 Equals: adjusted operating income (tax equivalent).....  
 Less: Overhead expense.....  
 Less: Provision for credit losses.....  
 Plus: Realized gains (losses) on held-to-maturity securities.....  
 Plus: Realized gains (losses) on available-for-sale securities.....  
 Plus: other tax equivalent adjustments.....  
 Equals: Pretax net operating income (tax equivalent).....  
 Less: Applicable income taxes (tax equivalent).....  
 Less: Minority interest.....  
 Equals: Net operating income.....  
 Plus: Net extraordinary items.....  
 Equals: Net income.....  
 Memo: Net income (last four quarters).....  
 Net income-BHC and noncontrolling (minority) interest.....

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Interest income (tax equivalent).....	2.96	2.75	63	3.32	2.96	72	3.08	2.85	68	3.68	3.27	77	4.54	4.19	79
Less: Interest expense.....	0.20	0.19	62	0.26	0.27	60	0.24	0.23	63	0.48	0.48	58	1.19	0.95	74
Equals: Net interest income (tax equivalent).....	2.77	2.55	63	3.05	2.67	76	2.84	2.60	67	3.20	2.77	78	3.35	3.21	58
Plus: Non-interest income.....	0.30	0.97	11	0.21	1.13	3	0.22	1.04	3	0.27	1.21	6	0.27	0.90	10
Equals: adjusted operating income (tax equivalent).....	3.06	3.56	22	3.26	3.87	21	3.06	3.70	15	3.47	4.04	23	3.62	4.16	30
Less: Overhead expense.....	0.97	2.18	3	0.88	2.28	0	0.96	2.17	2	1.04	2.57	1	1.18	2.59	2
Less: Provision for credit losses.....	0.14	0.04	79	0.25	-0.12	94	0.23	-0.09	98	0.40	0.51	34	0.26	0.12	85
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	49	0	0	50	0	0	49	0	0	46	0	0	48
Plus: Realized gains (losses) on available-for-sale securities.....	-0.09	0	1	0	0.01	33	0	0.01	67	0	0.02	17	0	0.01	40
Plus: other tax equivalent adjustments.....	0	0	44	0	0	48	0	0	46	0	0	48	0	0	46
Equals: Pretax net operating income (tax equivalent).....	1.86	1.35	85	2.13	1.78	77	1.87	1.66	72	2.03	1.04	93	2.18	1.53	88
Less: Applicable income taxes (tax equivalent).....	0.35	0.31	62	0.44	0.40	68	0.34	0.38	40	0.43	0.23	89	0.45	0.35	77
Less: Minority interest.....	0	0	42	0	0	42	0	0	40	0	0	42	0	0	45
Equals: Net operating income.....	1.51	1.03	88	1.70	1.36	78	1.54	1.26	77	1.60	0.81	94	1.73	1.19	89
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income.....	1.51	1.02	88	1.70	1.35	78	1.54	1.26	77	1.60	0.82	93	1.73	1.19	89
Memo: Net income (last four quarters).....	1.49	1.17	82	1.64	1.07	89	1.54	1.26	77	1.60	0.82	93	1.73	1.19	89
Net income-BHC and noncontrolling (minority) interest.....	1.51	1.04	88	1.70	1.37	78	1.54	1.27	77	1.60	0.83	93	1.73	1.19	89
Margin Analysis															
Average earning assets / Average assets.....	96.99	93.16	89	96.05	93.08	84	96.49	93.08	87	96.31	92.32	90	96.43	93.22	89
Average interest-bearing funds / Average assets.....	61.04	60.43	63	68.49	62.97	73	64.89	61.99	67	67.86	64.06	69	71.40	70.66	56
Interest income (tax equivalent) / Average earning assets.....	3.06	2.96	57	3.45	3.18	65	3.19	3.06	55	3.82	3.55	67	4.71	4.49	73
Interest expense / Average earning assets.....	0.20	0.20	58	0.28	0.29	56	0.24	0.25	62	0.50	0.52	55	1.24	1.02	70
Net interest income (tax equivalent) / Average earning assets.....	2.86	2.75	54	3.18	2.88	67	2.95	2.80	56	3.32	3.01	68	3.47	3.45	47
Yield or Cost															
Total loans and leases (tax equivalent).....	4.28	3.88	78	4.41	4.05	74	4.42	4.01	76	4.46	4.27	67	5.17	4.98	64
Interest-bearing bank balances.....	0.19	0.18	60	0.11	0.10	69	0.15	0.14	70	0.27	0.27	55	2.69	2.26	76
Federal funds sold and reverse repos.....	0.31	0.28	63	0.10	0.26	54	0.17	0.25	53	0.54	0.68	52	2.26	2.02	57
Trading assets.....		0.43			0.39			0.45			0.60			0.49	
Total earning assets.....	3.06	2.93	59	3.45	3.15	67	3.19	3.04	56	3.81	3.51	68	4.69	4.47	72
Investment securities (tax equivalent).....	2.17	1.78	85	2.66	1.84	92	2.59	1.77	92	2.80	2.25	85	2.93	2.74	67
US Treasury and agency securities (excluding mortgage-backed securities).....	1.02	1.09	46	2.01	1.30	82	1.18	1.14	52	2.54	1.75	86	2.26	2.54	39
Mortgage-backed securities.....	1.45	1.67	26	1.27	1.60	18	1.38	1.57	33	1.96	2.05	37	2.31	2.54	21
All other securities.....	3.87	2.75	84	4.57	2.93	89	4.40	2.81	85	4.12	3.24	82	3.91	3.80	59
Interest-bearing deposits.....	0.31	0.16	86	0.38	0.26	74	0.35	0.21	80	0.70	0.53	73	1.59	1.13	83
Time deposits of \$250K or more.....	0.89	0.48	89	1.41	0.82	92	1.22	0.66	93	1.96	1.42	88	2.27	2.13	64
Time deposits < \$250K.....	0.93	0.44	92	1.40	0.78	92	1.24	0.62	92	1.79	1.36	86	1.96	1.91	49
Other domestic deposits.....	0.24	0.13	83	0.25	0.17	76	0.25	0.15	79	0.53	0.36	82	1.52	0.86	90
Foreign deposits.....		0.14			0.13			0.14			0.42			2.53	
Federal funds purchased and repos.....	0.23	0.16	79	0.22	0.18	76	0.21	0.17	77	0.43	0.62	44	2.28	1.23	79
Other borrowed funds and trading liabilities.....		1.14			1.38			1.27			1.50		0	1.03	24
All interest-bearing funds.....	0.32	0.31	61	0.39	0.42	53	0.36	0.37	58	0.71	0.74	51	1.67	1.34	76

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		11,275		6,277		29,506		28,270		23,667		
Fiduciary activities income .....		0		0		0		0		0		
Service charges on deposit accounts - domestic .....		2,099		1,865		6,654		7,320		7,029		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		0		0		0		0		0		
Insurance activities revenue.....		0		0		0		0		0		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees .....		0		0		0		0		0		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		507		560		4,447		6,911		4,201		
Other non-interest income.....		8,669		3,852		18,405		14,039		12,437		
Total overhead expenses .....		37,210		26,728		129,763		109,665		101,840		
Personnel expense.....		18,301		15,543		67,728		61,414		57,783		
Net occupancy expense.....		2,933		2,654		11,404		10,070		9,272		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		0		0		0		0		0		
Other operating expenses.....		15,976		8,531		50,631		38,181		34,785		
Fee income on mutual funds and annuities.....		0		0		0		0		0		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....		0		0		0		0		0		
Number of equivalent employees .....		511		491		502		493		505		
Average personnel expense per employee.....		35.81		31.66		134.92		124.57		114.42		
Average assets per employee.....		29,901.31		24,700.74		26,946.20		21,487.86		17,096.74		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....		0	2.26	11	0	2.10	11	0	2.17	11	0	2.02
Overhead expenses / Net Interest Income + non-interest income .....		31.80	61.09	1	27.10	59.31	0	31.34	59.28	1	29.94	
<b>Percent of Average Assets</b>												
Total overhead expense .....		0.97	2.18	3	0.88	2.28	0	0.96	2.17	2	1.04	
Personnel expense.....		0.48	1.21	2	0.51	1.28	0	0.50	1.21	1	0.58	
Net occupancy expense.....		0.08	0.23	5	0.09	0.24	5	0.08	0.23	6	0.10	
Other operating expenses.....		0.42	0.71	7	0.28	0.73	2	0.37	0.72	4	0.36	
Overhead less non-interest income .....		0.68	1.18	11	0.67	1.10	16	0.74	1.10	17	0.77	
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....		31.79	60.59	1	27.04	58.69	0	31.32	58.83	1	29.84	
Personnel expense.....		15.64	33.94	2	15.73	33.28	1	16.35	32.93	3	16.71	
Net occupancy expense.....		2.51	6.43	8	2.69	6.42	8	2.75	6.23	10	2.74	
Other operating expenses.....		13.65	19.35	11	8.63	18.45	0	12.22	19.18	4	10.39	
Total non-interest income .....		9.63	26.24	11	6.35	28.42	3	7.12	27.67	3	7.69	
Fiduciary activities income .....		0	2.31	13	0	2.15	12	0	2.20	13	0	
Service charges on domestic deposit accounts .....		1.79	3.51	25	1.89	3.21	27	1.61	3.27	25	1.99	
Trading revenue.....		0	0.53	34	0	0.97	24	0	0.62	27	0	
Investment banking fees and commissions.....		0	2.33	7	0	2.51	7	0	2.58	7	0	
Insurance activities revenue.....		0	0.38	16	0	0.38	11	0	0.36	11	0	
Venture capital revenue.....		0	0.02	43	0	0.02	45	0	0.04	44	0	
Net servicing fees .....		0	1.49	12	0	0.99	14	0	0.60	14	0	
Net securitization income .....		0	0	48	0	0.01	45	0	0.01	44	0	
Net gain (loss) - sales of loans, OREO, and other assets .....		0.43	1.74	31	0.57	3.74	26	1.07	3.30	35	1.88	
Other non-interest income.....		7.41	8.92	48	3.90	8.65	18	4.44	9.27	18	3.82	
Overhead less non-interest income .....		22.16	33.42	21	20.69	29.66	25	24.20	30.52	27	22.15	
Applicable income taxes / Pretax net operating income (tax equivalent).....		18.94	20.83	28	20.12	21.04	39	17.99	21.18	16	20.72	
Applicable income tax + TE / Pretax net operating income + TE .....		19.02	22.92	11	20.41	22.74	20	18.09	22.67	9	21.28	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

03/2022

**Assets**

	Dollar Amount in Thousands						Percent Change	
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans .....	6,880,760	5,135,521	6,483,143	5,119,343	4,506,764	33.98	126.18	
Commercial and industrial loans .....	2,851,011	3,210,525	2,878,101	3,187,618	2,593,605	-11.20	43.34	
Loans to individuals .....	61,733	61,511	62,812	63,489	60,561	0.36	16.88	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0		
Agricultural loans .....	95,170	102,316	96,085	97,914	91,753	-6.98	78.33	
Other loans and leases .....	10,686	10,941	13,907	11,749	15,080	-2.33	-49.79	
Less: Unearned income .....	0	0	0	0	0	0		
Loans and leases, net of unearned income .....	9,899,360	8,520,814	9,534,048	8,480,113	7,267,763	16.18	91.90	
Less: Allowance for loan and lease losses .....	119,463	94,906	116,660	87,942	76,584	25.88	121.67	
Net loans and leases .....	9,779,897	8,425,908	9,417,388	8,392,171	7,191,179	16.07	91.59	
Debt securities that reprice or mature in over 1 year .....	1,540,593	865,976	1,219,238	811,083	686,376	77.90	209.98	
Mutual funds and equity securities .....	0	0	0	0	0	0	-100.00	
Subtotal .....	11,320,490	9,291,884	10,636,626	9,203,254	7,877,555	21.83	102.07	
Interest-bearing bank balances .....	3,315,312	2,738,046	4,106,790	2,068,182	451,509	21.08	1070.74	
Federal funds sold and reverse repos .....	24,638	1,577	58,372	1,771	100,473	1462.33	-80.66	
Debt securities that reprice or mature within 1 year .....	77,384	96,153	86,289	75,855	73,273	-19.52	166.77	
Trading assets .....	0	0	0	0	0	0		
Total earning assets .....	14,737,824	12,127,660	14,888,077	11,349,062	8,502,810	21.52	143.93	
Non-interest-bearing cash and due from depository institutions .....	103,439	70,107	56,934	141,458	78,618	47.54	88.09	
Premises, fixed assets, and leases .....	76,952	74,928	78,216	65,421	69,787	2.70	65.82	
Other real estate owned .....	1,977	2,067	1,197	6,497	8,178	-4.35	-56.48	
Investment in unconsolidated subsidiaries .....	0	0	0	0	0	0		
Intangible and other assets .....	419,227	372,612	424,382	370,216	288,260	12.51	122.46	
Total assets .....	15,339,419	12,647,374	15,448,806	11,932,654	8,947,653	21.29	142.09	
Quarterly average assets .....	15,279,570	12,128,063	15,235,711	11,663,336	9,028,873	25.99	143.08	
Average loans and leases (YTD) .....	9,647,606	8,526,107	8,732,455	8,145,428	6,868,441	13.15	92.57	
<b>Memoranda</b>								
Loans held-for-sale .....	403	15,834	1,114	14,425	6,312	-97.45	-93.89	
Loans not held-for-sale .....	9,898,957	8,504,980	9,532,934	8,465,688	7,261,451	16.39	92.14	
Real estate loans secured by 1–4 family .....	927,101	701,674	827,880	726,117	650,500	32.13	65.30	
Commercial real estate loans .....	5,851,282	4,334,989	5,560,475	4,290,719	3,739,698	34.98	147.27	
Construction and land development .....	1,164,690	666,592	1,103,076	593,615	521,392	74.72	236.83	
Multifamily .....	523,504	299,639	459,122	316,372	299,552	74.71	380.31	
Nonfarm nonresidential .....	4,163,088	3,368,758	3,998,277	3,380,732	2,918,754	23.58	117.79	
Real estate loans secured by farmland .....	102,377	98,858	94,788	102,507	116,566	3.56	-10.98	
Total investment securities .....	1,617,977	962,129	1,305,527	886,938	759,649	68.17	207.30	
U.S. Treasury securities .....	352,424	14,297	158,368	14,356	49,210	2365.02	786.16	
US agency securities (excluding mortgage-backed securities) .....	14	12,190	6,041	15,458	18,386	-99.89	-99.92	
Municipal securities .....	27,441	33,522	24,436	38,116	57,272	-18.14	-80.83	
Mortgage-backed securities .....	817,999	569,542	735,803	495,109	474,055	43.62	190.03	
Asset-backed securities .....	0	0	0	0	0	0		
Other debt securities .....	420,099	332,578	380,879	323,899	160,726	26.32	882.37	
Mutual funds and equity securities .....	0	0	0	0	0	0	-100.00	
Available-for-sale securities .....	784,673	961,879	842,570	886,688	759,399	-18.42	72.66	
U.S. Treasury securities .....	6,010	14,297	9,105	14,356	49,210	-57.96	-84.89	
US agency securities (excluding mortgage-backed securities) .....	14	12,190	6,041	15,458	18,386	-99.89	-99.92	
Municipal securities .....	19,666	33,522	21,633	38,116	57,272	-41.33	-85.70	
Mortgage-backed securities .....	339,134	569,542	425,162	495,109	474,055	-40.45	33.84	
Asset-backed securities .....	0	0	0	0	0	0		
Other debt securities .....	419,849	332,328	380,629	323,649	160,476	26.34	8293.62	
Mutual funds and equity securities .....	0	0	0	0	0	0	-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-38,945	0	-2,380	0	0	0		
Available-for-sale securities appreciation (depreciation) .....	-18,641	21,152	12,024	25,531	7,217			
Structured notes, fair value .....	0	0	0	0	0	0		
Pledged securities .....	484,800	468,705	485,858	477,547	393,404	3.43	97.88	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	4,889,495	3,044,611	4,799,767	2,788,772	1,749,879	60.60	278.32
NOW, ATS and transaction accounts .....	1,649,404	1,300,842	1,461,708	1,307,440	994,452	26.80	113.91
Time deposits less brokered deposits < \$250K .....	249,370	267,165	256,083	267,302	267,221	-6.66	7.59
MMDA and other savings accounts .....	5,083,570	5,424,057	5,378,127	5,061,887	4,057,549	-6.28	84.13
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	11,871,839	10,036,675	11,895,685	9,425,401	7,069,101	18.28	134.80
Time deposits of \$250K or more .....	486,916	490,935	507,151	500,323	461,332	-0.82	59.93
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	1,639,238	911,558	1,711,777	851,545	470,749	79.83	357.58
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	0	0	0	0	0		
Other borrowings w/remaining maturity over 1 year .....	0	0	0	0	0		-100.00
Brokered deposits < \$250K .....	50,000	50,000	50,000	50,000	0	0.00	4950.51
Noncore funding .....	2,176,154	1,452,493	2,268,928	1,401,868	932,081	49.82	227.64
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	64,711	64,691	64,706	64,748	64,703	0.03	18.37
Other liabilities .....	53,740	63,030	67,472	47,785	39,086	-14.74	234.31
Total liabilities .....	14,166,444	11,616,889	14,296,791	10,939,802	8,104,971	21.95	144.63
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	54	54	54	54	54	0.00	1.89
Common surplus .....	227,127	224,302	226,397	223,856	219,766	1.26	4.57
Retained earnings .....	956,169	788,875	911,008	748,224	616,611	21.21	192.38
Accumulated other comprehensive income .....	-10,875	16,754	14,056	20,218	5,749		
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	1,172,475	1,029,985	1,151,515	992,352	842,180	13.83	115.27
Noncontrolling (minority) interest in subsidiaries .....	500	500	500	500	502	0.00	-0.40
Total equity capital, including minority interest .....	1,172,975	1,030,485	1,152,015	992,852	842,682	13.83	115.17
Total liabilities and capital .....	15,339,419	12,647,374	15,448,806	11,932,654	8,947,653	21.29	142.09
<b>Memoranda</b>							
Non-interest-bearing deposits .....	4,889,495	3,044,611	4,799,767	2,788,772	1,749,879	60.60	278.32
Interest-bearing deposits .....	7,519,260	7,532,999	7,653,069	7,186,952	5,780,554	-0.18	84.79
Total deposits .....	12,408,755	10,577,610	12,452,836	9,975,724	7,530,433	17.31	131.44
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,151,515	992,352	992,352	842,180	714,701		
Accounting restatements .....	0	0	0	1,124	0		
Net income .....	57,613	51,455	207,734	169,569	149,243		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	730	446	2,541	4,089	1,183		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	12,452	10,804	44,950	39,080	33,437		
Change in other comprehensive income .....	-24,931	-3,464	-6,162	14,470	10,490		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	1,172,475	1,029,985	1,151,515	992,352	842,180		

## Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	44.86	37.11	65	40.61	36.10	58	41.97	36.25	61	42.90	36.22	60	50.37	52.67	42
Commercial and industrial loans .....	18.59	10.78	85	25.38	13.88	93	18.63	10.76	83	26.71	13.52	94	28.99	11.45	93
Loans to individuals .....	0.40	3.61	25	0.49	3.42	26	0.41	3.36	28	0.53	3.40	28	0.68	2.71	44
Loans to depository institutions and acceptances of other banks .....	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0	44
Agricultural loans.....	0.62	0.17	87	0.81	0.19	89	0.62	0.18	86	0.82	0.19	89	1.03	0.53	78
Other loans and leases.....	0.07	4.19	2	0.09	4.29	2	0.09	4.47	3	0.10	4.63	2	0.17	1.08	49
Net loans and leases.....	63.76	59.31	63	66.62	60.99	67	60.96	58.67	56	70.33	61.58	74	80.37	72.36	83
Debt securities over 1 year.....	10.04	19.47	16	6.85	16.70	8	7.89	19.46	9	6.80	15.55	11	7.67	13.66	20
Mutual funds and equity securities .....	0	0.06	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	18
Subtotal .....	73.80	80.04	19	73.47	78.43	21	68.85	79.22	15	77.13	78.16	30	88.04	86.76	54
Interest-bearing bank balances .....	21.61	7.18	94	21.65	9.08	93	26.58	8.50	96	17.33	7.51	93	5.05	2.97	76
Federal funds sold and reverse repos .....	0.16	0.55	71	0.01	0.50	63	0.38	0.54	77	0.01	0.82	64	1.12	0.03	95
Debt securities 1 year or less .....	0.50	1.65	28	0.76	1.59	36	0.56	1.56	31	0.64	1.68	29	0.82	2.10	35
Trading assets .....	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	0.03	38
Total earning assets.....	96.08	91.28	96	95.89	91.48	96	96.37	91.77	96	95.11	91.05	94	95.03	92.39	82
Non-interest cash and due from depository institutions.....	0.67	0.96	27	0.55	1	16	0.37	0.82	14	1.19	1.07	55	0.88	1.14	33
Other real estate owned.....	0.01	0.01	70	0.02	0.02	61	0.01	0.01	56	0.05	0.02	83	0.09	0.04	80
All other assets.....	3.25	7.70	4	3.55	7.44	3	3.26	7.35	6	3.71	7.82	2	4.09	6.41	17
<b>Memoranda</b>															
Short-term investments .....	22.28	10.28	89	22.42	11.92	87	27.52	11.47	91	17.98	11.17	80	6.99	5.36	66
U.S. Treasury securities.....	2.30	1.80	73	0.11	0.98	46	1.03	1.47	63	0.12	0.84	52	0.55	0.29	79
US agency securities (excluding mortgage-backed securities) .....	0	0.79	23	0.10	0.73	34	0.04	0.82	28	0.13	0.63	40	0.21	1.25	35
Municipal securities .....	0.18	1.72	27	0.27	1.77	29	0.16	1.73	26	0.32	1.69	30	0.64	2.58	30
Mortgage-backed securities .....	5.33	14.04	15	4.50	12.38	11	4.76	14.14	12	4.15	11.75	11	5.30	9.38	22
Asset-backed securities .....	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.30	34
Other debt securities .....	2.74	0.55	94	2.63	0.46	94	2.47	0.53	93	2.71	0.42	95	1.80	0.53	85
Loans held-for-sale.....	0	0.40	20	0.13	0.46	35	0.01	0.55	22	0.12	0.52	32	0.07	0.39	33
Loans held for investment .....	64.53	59.15	65	67.25	61.15	70	61.71	58.06	61	70.95	61.72	76	81.15	72.01	84
Real estate loans secured by 1–4 family .....	6.04	11.67	26	5.55	11.69	25	5.36	11.46	24	6.09	11.91	26	7.27	16.02	18
Revolving .....	1.27	1.40	54	1.36	1.51	54	1.11	1.42	51	1.48	1.66	53	2.18	2.24	53
Closed-end, secured by first liens .....	4.71	9.94	24	4.08	9.76	23	4.16	9.67	25	4.48	9.81	24	4.92	13.07	16
Closed-end, secured by junior liens .....	0.06	0.17	37	0.11	0.21	41	0.09	0.17	45	0.13	0.22	44	0.17	0.37	33
Commercial real estate loans .....	38.15	23.42	84	34.28	22.27	83	35.99	22.69	83	35.96	22.22	83	41.80	33.26	75
Construction and land development .....	7.59	3.49	88	5.27	3.32	76	7.14	3.34	87	4.97	3.40	72	5.83	5	63
Multifamily.....	3.41	3.52	59	2.37	3.21	47	2.97	3.57	53	2.65	3.12	51	3.35	4.76	48
Nonfarm nonresidential .....	27.14	15.11	88	26.64	14.77	89	25.88	14.57	86	28.33	14.72	93	32.62	21.85	87
Real estate loans secured by farmland.....	0.67	0.33	78	0.78	0.33	79	0.61	0.30	78	0.86	0.33	80	1.30	0.95	70

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	69.51	61.87	56	60.27	57.91	47	68	61.05	54	60.37	57.15	47	62.01	72.74	24
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	9.37	20.07	18	8.23	19.43	19	8.68	19.86	18	8.56	19.43	19	8.95	22.29	14
Real estate loans secured by 1–4 family.....	1.97	2.35	47	2.02	2.45	47	1.79	2.43	45	2.08	2.64	45	2.68	3.13	50
Revolving .....	7.39	17.49	18	6.22	16.76	17	6.89	17.24	19	6.48	16.59	17	6.27	18.71	14
Closed-end.....	59.11	38.39	84	50.88	35.36	82	58.32	37.86	84	50.60	34.63	83	51.46	46.16	65
Construction and land development.....	11.77	5.82	83	7.82	5.29	73	11.57	5.65	83	7	5.26	68	7.17	6.97	57
1–4 family.....	2.23	1.29	74	1.89	1.05	78	2.18	1.18	76	1.82	0.93	77	1.78	1.47	67
Other .....	9.54	4.49	89	5.93	4.21	68	9.39	4.40	90	5.18	4.19	62	5.40	5.34	55
Multifamily.....	5.29	5.66	55	3.52	5.08	44	4.82	5.78	54	3.73	4.96	46	4.12	6.42	45
Nonfarm nonresidential .....	42.05	25	85	39.54	23.47	89	41.94	24.56	86	39.87	22.93	91	40.16	30.59	81
Owner-occupied.....	19.39	8.44	92	19.94	7.93	96	19.66	8.29	93	19.97	7.68	96	21.84	10.68	94
Other.....	22.66	16.32	71	19.60	15.25	64	22.28	15.94	72	19.90	14.95	65	18.32	19.36	46
Real estate loans secured by farmland.....	1.03	0.59	77	1.16	0.56	79	0.99	0.54	76	1.21	0.54	79	1.60	1.38	70
Loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0	44
Commercial and industrial loans .....	28.80	18.81	81	37.68	23.16	86	30.19	18.86	82	37.59	22.17	88	35.69	16.16	91
Loans to individuals .....	0.62	6.52	22	0.72	6.02	25	0.66	6.24	25	0.75	6.13	24	0.83	4	43
Credit card loans .....	0.12	0.51	62	0.11	0.50	62	0.13	0.53	62	0.11	0.65	62	0.11	0.04	82
Agricultural loans.....	0.96	0.31	85	1.20	0.33	88	1.01	0.34	87	1.15	0.32	88	1.26	0.78	76
Other loans and leases.....	0.11	8.03	2	0.13	8.05	2	0.15	8.75	3	0.14	9.09	3	0.21	1.48	48
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	533.52	395.39	77	469.06	382.51	69	522.42	391.81	75	489.07	381.27	72	501.04	493.53	54
Real estate loans secured by 1–4 family.....	71.89	125.02	26	64.09	124.29	27	66.71	126.06	27	69.37	125.03	27	72.32	151.03	24
Revolving .....	15.14	14.84	56	15.69	16.14	55	13.79	15.44	54	16.86	17.42	55	21.66	21.25	58
Closed-end.....	56.74	108.83	26	48.40	106.79	23	52.92	108.85	26	52.51	106.14	25	50.66	127.10	20
Commercial real estate loans .....	453.69	249.33	88	395.94	237.40	87	448.07	245.88	89	409.91	234.65	88	415.76	311.74	79
Construction and land development.....	90.31	36.95	91	60.88	35.26	80	88.89	35.95	91	56.71	35.62	78	57.97	46.63	66
1–4 family.....	17.08	8.02	79	14.70	6.84	80	16.77	7.42	81	14.74	6.34	79	14.37	9.52	74
Other .....	73.23	28.49	94	46.18	28.01	75	72.12	28.11	96	41.97	28.16	71	43.59	35.90	63
Multifamily.....	40.59	37.99	65	27.37	34.02	52	37	38.66	62	30.22	32.74	57	33.30	44.76	52
Nonfarm nonresidential .....	322.80	160.85	91	307.69	157.71	90	322.19	158.05	91	322.98	155.06	92	324.49	206.64	88
Owner-occupied.....	148.86	53.96	98	155.15	52.99	98	151.02	52.99	97	161.78	52.37	98	176.49	71.54	97
Other .....	173.94	105.37	85	152.54	102.29	74	171.17	102.54	86	161.20	100.54	77	148.01	130.65	61
Real estate loans secured by farmland.....	7.94	3.46	79	9.03	3.50	81	7.64	3.22	80	9.79	3.44	82	12.96	8.66	72
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.01	44
Commercial and industrial loans .....	221.06	113.45	88	293.24	145.22	95	231.92	114.45	89	304.53	139.91	96	288.34	106.70	95
Loans to individuals .....	4.79	36.67	26	5.62	35.91	28	5.06	34.55	29	6.07	37.47	30	6.73	24.83	46
Credit card loans .....	0.89	2.64	63	0.83	2.59	63	0.98	2.77	64	0.92	3.30	61	0.93	0.24	85
Agricultural loans.....	7.38	1.66	91	9.35	1.94	90	7.74	1.86	90	9.35	1.88	91	10.20	4.86	78
Other loans and leases.....	0.83	47.86	4	1	47.52	4	1.12	51.06	4	1.12	49.54	3	1.68	10.25	49
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	40.17	30.57	69	31.57	27.81	56	39.22	30.07	70	31.22	27.32	54	30.26	35.38	37
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	308.36	198.65	82	245.70	185.94	72	301.29	195.33	81	252.96	183.76	72	244.48	239.13	59
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	457.22	256.17	88	400.86	243.39	87	452.30	252.85	89	414.74	240.85	88	420.97	315.15	78

## Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	22.28	10.28	89	22.42	11.92	87	27.52	11.47	91	17.98	11.17	80	6.99	5.36	66
Liquid assets .....	30.08	28.10	56	26.93	27.16	50	33.16	29.03	61	22.93	26.22	46	13.10	16.28	39
Investment securities .....	10.55	21.67	12	7.61	18.78	9	8.45	21.63	7	7.43	17.85	10	8.49	16.41	12
Net loans and leases .....	63.76	59.31	63	66.62	60.99	67	60.96	58.67	56	70.33	61.58	74	80.37	72.36	83
Net loans, leases and standby letters of credit .....	64.16	60.12	63	67.10	61.79	67	61.36	59.49	55	70.88	62.48	75	80.91	72.78	84
Core deposits .....	77.39	76.85	34	79.36	73.69	64	77	75.71	38	78.99	70.67	72	79.01	71.61	77
Noncore funding .....	14.19	9.46	77	11.48	11.95	61	14.69	10.30	76	11.75	14.13	55	10.42	14.61	35
Time deposits of \$250K or more .....	3.17	1.46	88	3.88	1.96	86	3.28	1.58	87	4.19	2.11	86	5.16	4.33	66
Foreign deposits .....	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0	48
Federal funds purchased and repos .....	10.69	1.11	97	7.21	1.22	93	11.08	1.23	96	7.14	1.47	92	5.26	0.77	95
Secured federal funds purchased .....	0	0	50	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold) .....	10.53	0.44	99	7.20	0.60	99	10.70	0.54	99	7.12	0.54	98	4.14	0.75	93
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	0	1.03	11	0	1.11	10	0	1	11	0	1.24	7	0	2.75	7
Earning assets that reprice within 1 year .....	58.10	36.68	90	56.68	38.67	90	61.99	37.37	91	54.48	39.38	88	43.99	33.16	76
Interest-bearing liabilities that reprice within 1 year .....	3.62	6.16	38	4.48	7.73	35	3.67	6.39	35	4.42	8.20	31	4.64	18.54	6
Long-term debt that reprices within 1 year .....	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.15	37
Net assets that reprice within 1 year .....	54.48	29.01	94	52.21	29.49	94	58.32	29.65	93	50.07	29.11	91	39.35	13.71	91
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-10.96	-1.97	20	-14.88	-0.51	11	-18.64	-2.33	7	-8.08	3.20	18	3.89	10.70	27
Net short-term noncore funding dependence .....	-12.49	-6.65	27	-16.82	-6.88	17	-20.38	-7.71	12	-10.33	-4.76	25	1.32	5.88	31
Short-term investment / Short-term noncore funding .....	170.62	265.83	45	222.77	246.74	59	204.07	273.46	49	179.59	184.19	59	85.71	78.10	68
Liquid assets - short-term noncore funding / Nonliquid assets .....	24.34	35.38	40	23.08	30.67	44	29.43	36.68	41	16.76	28.18	37	5.69	6.90	50
Net loans and leases / Total deposits .....	78.81	73.06	62	79.66	76.22	63	75.62	72.79	58	84.13	79.43	65	95.49	90.96	60
Net loans and leases / Core deposits .....	82.38	78.05	62	83.95	83.77	58	79.17	78.25	54	89.04	88.34	59	101.73	102.55	50
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-3.33	-3.53	44	0	0.62	25	-0.21	0.12	32	0	1.57	7	0	0.36	12
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-1.59	-8.82	90	2.12	1.31	72	1.07	-0.25	81	2.66	4.31	26	0.88	1.28	44
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.15			0			-0.02			0.02			-0.02	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	51.50	20.27	87	0.03	12.84	30	35.46	14.28	79	0.03	11.38	32	0.03	7.25	48
Available-for-sale securities .....	48.50	77.97	12	99.97	85.49	85	64.54	83.77	20	99.97	87.23	85	99.97	91.33	73
U.S. Treasury securities .....	21.78	8.39	83	1.49	5.10	57	12.13	6.70	76	1.62	4.72	60	6.48	2.07	85
US agency securities (excluding mortgage-backed securities) .....	0	3.73	23	1.27	4.35	44	0.46	4.12	36	1.74	4.01	50	2.42	8.16	37
Municipal securities .....	1.70	7.89	38	3.48	9.71	43	1.87	8.22	38	4.30	9.83	46	7.54	15.40	34
Mortgage-backed securities .....	50.56	65.55	27	59.20	66.67	38	56.36	66.54	32	55.82	66.64	32	62.40	57.07	54
Asset-backed securities .....	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.70	34
Other debt securities .....	25.96	3.16	96	34.57	3.05	97	29.17	3.08	97	36.52	3.01	96	21.16	3.73	93
Mutual funds and equity securities .....	0	0.30	12	0	0.36	14	0	0.29	13	0	0.35	13	0	0.49	18
Debt securities 1 year or less .....	4.78	8.63	48	9.99	9.29	64	6.61	7.78	59	8.55	10.55	53	9.65	13.55	51
Debt securities 1 to 5 years .....	33.74	18.50	82	25.35	16.09	75	24.80	18.25	68	30.12	17.03	79	25.90	23.43	60
Debt securities over 5 years .....	61.47	70.45	30	64.66	72.48	29	68.59	71.11	35	61.33	69.86	33	64.46	58.63	51
Pledged securities .....	29.96	29.79	54	48.72	33.48	73	37.22	32.26	60	53.84	35.67	73	51.79	43.76	59
Structured notes, fair value .....	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.09	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	20.51	-1.29	73	321.04	156.41	84	98.13	27.98	86	243.19	183.32	70	-0.43	32.84	38
Investment securities .....	68.17	28.40	87	16.34	31.91	40	47.19	31.36	72	16.76	23.62	44	28.61	4.80	88
Core deposits .....	18.28	14.47	71	37.70	29.18	79	26.21	16.94	83	33.33	26.88	77	8.85	9.96	51
Noncore funding .....	49.82	-10.65	94	33.54	-25.09	94	61.85	-14.79	96	50.40	-12.18	96	31.21	4.16	86

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			3,944,199	2,892,386	2,552,406
Commit: Secured commercial real estate loans .....	1,461,330	837,370	1,336,874	689,639	625,685
Commit: Unsecured real estate loans .....	7,136	13,333	6,509	15,721	8,684
Credit card lines (reported semiannually, June/Dec) .....			366,525	286,128	248,617
Securities underwriting .....	0	0		0	0
Standby letters of credit .....	61,856	60,435	61,871	66,208	48,394
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	3,914	41,622	1,901	45,920	23,808
Purchased options contracts (interest rate) .....	300,000	300,000	300,000	300,000	0
Interest rate swaps .....	0	0		0	0
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0		0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....					25.53	22.78	66	24.24	22.01	63	28.53	16.97	92		
Standby letters of credit .....	0.40	0.64	45	0.48	0.67	51	0.40	0.65	43	0.55	0.71	54	0.54	0.36	75
Commercial and similar letters of credit .....	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.01	36
Securities lent .....	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0	49
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0	47
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0	47
Derivative contracts .....	1.98	45.51	14	2.70	42.67	14	1.95	46.30	14	2.90	48.62	10	0.27	2.95	65
Interest rate contracts .....	1.98	33.09	14	2.70	30.32	14	1.95	32.46	14	2.90	34.36	11	0.27	2.87	65
Interest rate futures and forward contracts .....	0	4.02	14	0	4.59	13	0	3.25	12	0	6.21	12	0	0.08	39
Written options contracts (interest rate) .....	0.03	1.59	26	0.33	2	38	0.01	1.41	19	0.38	2.18	36	0.27	0.13	81
Purchased options contracts (interest rate) .....	1.96	1.35	80	2.37	1.45	81	1.94	1.31	79	2.51	1.46	79	0	0.02	45
Interest rate swaps .....	0	19.54	5	0	20.33	4	0	20.49	4	0	20.83	3	0	2.19	34
Foreign exchange contracts .....	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	0	47
Futures and forward foreign exchange contracts .....	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	0	47
Written options contracts (foreign exchange) .....	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0	48
Purchased options contracts (foreign exchange) .....	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0	48
Foreign exchange rate swaps .....	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	0	49
Equity, commodity, and other derivative contracts .....	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	0	48
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0	49
Written options contracts (commodity and other) .....	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0	48
Purchased options contracts (commodity and other) .....	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0	48
Commodity and other swaps .....	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					45.17	44.98	65	35.51	42.82	56	37.16	24.81	88		

## Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	303,914	341,622	301,901	345,920	23,808
Interest rate contracts .....	303,914	341,622	301,901	345,920	23,808
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	0	0	0	0	0
Written options .....	3,914	41,622	1,901	45,920	23,808
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	3,914	41,622	1,901	45,920	23,808
Purchased options .....	300,000	300,000	300,000	300,000	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	300,000	300,000	300,000	300,000	0
Swaps .....	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	303,914	341,622	301,901	345,920	23,808
Interest rate contracts .....	303,914	341,622	301,901	345,920	23,808
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	300,788	320,287	300,755	324,151	8,260
One year or less .....	788	20,287	755	24,151	8,260
Over 1 year to 5 years .....	300,000	300,000	300,000	300,000	0
Over 5 years .....	0	0	0	0	0
Gross negative fair value (absolute value) .....	22	3	0	0	26
Gross positive fair value.....	4,549	1,434	1,217	1,791	586
Held for trading.....	0	0	0	0	0
Non-traded.....	4,549	1,434	1,217	1,791	586
Current credit exposure on risk-based capital derivative contracts .....	4,524	870	1,176	1,006	225
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	99.57	60
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	0.14	42
Foreign exchange contracts .....	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	0.07	45
Futures and forwards .....	0	10.22	9	0	12.82	8	0	11.16	7	0	14.05	7	0	14.06	16
Written options .....	1.29	6.03	34	12.18	8.11	74	0.63	6.28	21	13.27	8.18	76	100	11.73	97
Exchange-traded .....	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0	48
Over-the-counter .....	1.29	5.74	37	12.18	7.80	75	0.63	5.96	21	13.27	7.73	78	100	10.84	98
Purchased options .....	98.71	3.59	98	87.82	3.58	99	99.37	3.27	99	86.73	3.42	99	0	2.45	35
Exchange-traded .....	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0	49
Over-the-counter .....	98.71	3.11	98	87.82	3.15	99	99.37	2.87	99	86.73	2.86	99	0	2.28	36
Swaps .....	0	74.58	3	0	69.64	3	0	74.26	3	0	68.76	3	0	64.61	7
Held for trading .....	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	15.01	35
Interest rate contracts .....	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	16.17	35
Foreign exchange contracts .....	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	0.11	46
Equity, commodity, and other contracts .....	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded .....	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	84.99	64
Interest rate contracts .....	100	57.41	85	100	54.11	87	100	56.71	85	100	53.82	87	100	84.69	69
Foreign exchange contracts .....	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.01	44
Equity, commodity, and other contracts .....	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less) .....	98.97	92.63	55	93.75	90.92	40	99.62	92.53	68	93.71	91.48	42	34.69	80.07	10
One year or less .....	0.26	27.97	9	5.94	26.80	28	0.25	27.56	7	6.98	32.05	27	34.69	15.20	80
Over 1 year to 5 years .....	98.71	26.35	99	87.82	28.69	99	99.37	27.01	99	86.73	27.06	97	0	22.92	14
Over 5 years .....	0	29.53	6	0	30.03	5	0	29.89	5	0	29.56	5	0	34.12	11
Gross negative fair value (absolute value) .....	0.01	1.21	5	0	1.21	3	0	0.98	1	0	1.55	1	0.11	1.30	14
Gross positive fair value .....	1.50	1.52	59	0.42	1.70	5	0.40	1.34	7	0.52	2.23	8	2.46	1.14	89
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.06	6	0	0.05	4	0	0.04	2	0	0.07	1	0	0	65
Gross positive fair value (X) .....	0	0.06	17	0	0.07	10	0	0.05	11	0	0.09	9	0	0	70
Held for trading (X) .....	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0	44
Non-traded (X) .....	0	0.01	40	0	0.01	26	0	0.01	29	0	0.02	26	0	0	74
Current credit exposure (X) .....	0	0.04	25	0	0.05	15	0	0.04	19	0	0.06	15	0	0.01	44
Credit losses on derivative contracts .....	0	0	47	0	0	47	0	0	46	0	0	43	0	0	50
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	46	0	0	50
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.04	0.47	23	0.01	0.61	14	0.01	0.46	18	0.01	0.85	14	0	0.10	42

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>															
Beginning balance .....		116,660		87,942		87,942		76,584		68,600					
Gross losses .....		2,676		576		4,114		29,568		22,489					
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0					
Recoveries .....		117		89		1,315		492		429					
Net losses .....		2,559		487		2,799		29,076		22,060					
Provision for loan and lease losses .....		5,362		7,451		31,517		42,434		22,638					
Adjustments .....		0		0		0		-2,000		7,406					
Ending balance .....		119,463		94,906		116,660		87,942		76,584					
Memo: Allocated transfer risk reserve (ATTR) .....		0		0		0		0		0					
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
	0.14	0.04	82	0.25	-0.11	94	0.23	-0.09	98	0.40	0.51	34	0.26	0.12	85
	0.22	0.06	80	0.35	-0.20	93	0.36	-0.16	98	0.52	0.82	27	0.33	0.16	86
	209.53	49.50	74	1,529.98	-168.35	95	1,126.01	-105.48	93	145.94	487.86	8	102.62	142.73	42
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.21	1.20	56	1.12	1.49	26	1.22	1.23	54	1.04	1.58	17	1.05	0.94	71
Allowance for loan and lease losses / Total loans and leases .....	1.21	1.17	56	1.11	1.47	27	1.22	1.20	54	1.04	1.55	19	1.05	0.93	71
Allowance for loan and lease losses / Net loans and leases losses (X) .....	11.67	38.27	48	48.72	18.09	86	41.68	21.39	82	3.02	11.58	11	3.47	17.18	16
Allowance for loan and lease losses / Nonaccrual assets .....	810.58	355.27	89	725.14	291.29	92	1,725.23	364.13	94	629.37	299.17	89	254.51	315.75	61
ALLL / 90+ days past due + nonaccrual loans and leases .....	615.03	284.19	86	530.44	246.27	90	964.37	287.08	96	463.98	244.34	87	212.07	283.41	58
Gross loan and lease losses / Average loans and leases .....	0.11	0.17	50	0.03	0.24	11	0.05	0.19	16	0.36	0.34	67	0.33	0.16	84
Recoveries / Average loans and leases .....	0	0.07	8	0	0.08	6	0.02	0.08	9	0.01	0.07	6	0.01	0.05	10
Net losses / Average loans and leases .....	0.11	0.09	66	0.02	0.16	23	0.03	0.11	31	0.36	0.27	71	0.32	0.11	90
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	46	0	0	44	0	0	43	0	0	44	0	0	49
Recoveries / Prior year-end losses .....	2.84	10.98	11	0.30	7.39	3	4.45	34.67	5	2.19	33.98	3	3.36	41.80	2
Earnings coverage of net loan and lease losses (X) .....	29.88	38.54	62	147.67	25.70	93	101.77	39.72	80	8.83	22.91	39	9.50	22.46	32
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0	-0.01	74	0	0.03	33	0	0.02	46	0.10	0.04	78	0.15	0.02	94
Real estate loans secured by 1–4 family .....	0.01	-0.02	88	0	-0.01	51	0.02	-0.02	85	0.05	0.01	86	0.04	0.02	72
Revolving .....	0	-0.08	73	0	-0.03	61	0	-0.07	69	-0.05	0.01	19	0.04	0.02	76
Closed-end .....	0.01	-0.02	85	0	-0.01	53	0.02	-0.01	90	0.08	0	90	0.04	0.02	78
Commercial real estate loans .....	0	0	63	0	0.05	26	0	0.04	36	0.11	0.07	76	0.18	0.02	93
Construction and land development .....	0	-0.02	72	-0.03	0	20	0	0	40	0.17	0	93	0	-0.02	39
1–4 family .....	0	0	58	0	0	58	0	0	29	0.17	0	98	0	0	16
Other .....	0	-0.01	71	-0.03	0	16	0	0	37	0	0	57	0	-0.02	62
Multifamily .....	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	16
Nonfarm nonresidential .....	0	0.01	60	0	0.07	48	0	0.05	37	0.11	0.11	65	0.23	0.03	91
Owner-occupied .....	0	0	64	0	0.01	70	0	0.01	62	0.11	0.02	91	0.13	0.01	93
Other .....	0	0	54	0	0.06	41	0	0.04	43	0	0.08	24	0.09	0.01	89
Real estate loans secured by farmland .....	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	45
Commercial and industrial loans .....	0.28	0.11	79	0.06	0.20	40	0.08	0.17	42	0.74	0.47	78	0.56	0.27	80
Loans to individuals .....	0.34	0.70	33	0.49	1.06	34	0.46	0.71	44	0.19	1.13	12	0.58	0.74	53
Credit card loans .....	1.87	1.88	51	3.35	2.41	67	2.02	1.84	56	1.17	2.92	20	3.62	1.89	78
Agricultural loans .....	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0	0.02	46
Loans to foreign governments and institutions .....			0		0			0		0					
Other loans and leases .....	18.68	0.16	98	0	0.09	37	0.26	0.10	82	0.13	0.15	63	2.21	0.14	96

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		4,321		1,178		1,555		4,036		14,733					
90+ days past due loans and leases .....		4,686		4,804		5,335		4,981		6,021					
Nonaccrual loans and leases .....		14,738		13,088		6,762		13,973		30,091					
Total past due and nonaccrual loans and leases .....		23,745		19,070		13,652		22,990		50,845					
Restructured 30–89 days past due .....		0		0		0		0		0					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		2,055		2,747		2,145		615		2,705					
Total restructured loans and leases .....		2,055		2,747		2,145		615		2,705					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		0		0		0		818		0					
Other real estate owned .....		1,977		2,067		1,197		6,497		8,178					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.04	0.32	4	0.01	0.33	3	0.02	0.32	3	0.05	0.39	5	0.20	0.31	36
90+ days past due loans and leases .....	0.05	0.10	60	0.06	0.11	61	0.06	0.10	63	0.06	0.12	58	0.08	0.03	81
Nonaccrual loans and leases .....	0.15	0.44	13	0.15	0.65	7	0.07	0.46	6	0.16	0.66	8	0.41	0.48	48
90+ days past due and nonaccrual loans and leases .....	0.20	0.59	14	0.21	0.82	6	0.13	0.62	8	0.22	0.85	6	0.50	0.54	53
30–89 days past due restructured .....	0	0.01	17	0	0.01	20	0	0.01	21	0	0.01	16	0	0	29
90+ days past due restructured .....	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0	45
Nonaccrual restructured .....	0.02	0.10	25	0.03	0.13	23	0.02	0.10	25	0.01	0.13	10	0.04	0.07	49
30–89 days past due loans held for sale .....	0	0	39	0	0	41	0	0	40	0	0	38	0	0	47
90+ days past due loans held for sale .....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	48
Nonaccrual loans held for sale .....	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.04	0.32	4	0.01	0.33	3	0.02	0.32	3	0.05	0.40	5	0.20	0.31	36
90+ days past due assets .....	0.05	0.10	60	0.06	0.11	61	0.06	0.10	62	0.06	0.12	57	0.08	0.03	81
Nonaccrual assets .....	0.15	0.45	13	0.15	0.66	7	0.07	0.47	6	0.16	0.67	8	0.41	0.48	48
30+ days past due and nonaccrual assets .....	0.24	0.94	6	0.22	1.18	2	0.14	0.97	3	0.27	1.29	3	0.70	0.87	45
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.13	0.35	16	0.14	0.50	9	0.08	0.36	9	0.16	0.52	11	0.40	0.39	61
90+ days past due and nonaccrual assets + other real estate owned .....	0.14	0.36	16	0.16	0.53	9	0.09	0.37	9	0.21	0.55	15	0.49	0.45	64
<b>Restructured and Nonaccrual Loans and Leases</b>															
<b>+ OREO as Percent of:</b>															
Total assets .....	0.11	0.41	10	0.12	0.58	5	0.05	0.41	3	0.18	0.60	11	0.43	0.56	42
Allowance for loan and lease losses .....	13.99	62.77	5	15.97	69.27	5	6.82	62.64	1	24.21	66.66	11	49.97	92.08	30
Equity capital + allowance for loan and lease losses .....	1.29	3.67	11	1.35	5.03	9	0.63	3.60	4	1.97	4.97	16	4.17	4.77	48
Tier 1 capital + allowance for loan and lease losses .....	1.30	4.23	8	1.38	5.96	6	0.64	4.30	3	2.03	6.05	12	4.25	5.30	43
Loans and leases + other real estate owned .....	0.17	0.69	6	0.18	0.97	2	0.08	0.71	2	0.25	0.97	7	0.53	0.78	32

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0.03	0.26	8	0.02	0.31	6	0.01	0.26	5	0.04	0.39	7	0.25	0.28	56
	90+ days past due .....	0.07	0.13	69	0.09	0.13	71	0.08	0.12	73	0.10	0.16	70	0.13	0.03	86
	Nonaccrual.....	0.09	0.51	11	0.06	0.76	5	0.04	0.52	7	0.04	0.76	3	0.34	0.45	39
Commercial and industrial	30–89 days past due.....	0.09	0.26	26	0	0.22	8	0.02	0.24	10	0.06	0.23	17	0.13	0.22	44
	90+ days past due .....	0	0.03	41	0	0.02	32	0	0.04	39	0	0.03	34	0.01	0.02	68
	Nonaccrual.....	0.19	0.53	25	0.31	0.69	28	0.15	0.57	18	0.37	0.75	30	0.57	0.74	53
Individuals	30–89 days past due.....	0.17	0.67	20	0.16	0.53	23	0.18	0.63	23	0.12	0.83	12	0.10	0.60	19
	90+ days past due .....	0.02	0.08	56	0.06	0.11	57	0.05	0.09	54	0.10	0.14	58	0.04	0.02	76
	Nonaccrual.....	0	0.16	11	0	0.22	10	0	0.17	11	0	0.28	9	0	0.12	16
Depository institution loans	30–89 days past due.....		0			0.01			0.01			0			0	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.01			0			0			0			0	
Agricultural	30–89 days past due.....	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.10	34
	90+ days past due .....	0	0	42	0	0	44	0	0	42	0	0	44	0	0	47
	Nonaccrual.....	0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0	0.80	28
Foreign governments	30–89 days past due.....		0			0.03			0.50			0				
	90+ days past due .....		0			0			0			0				
	Nonaccrual.....		0.23			0.04			0.15			0.09				
Other loans and leases	30–89 days past due.....	0	0.13	17	0	0.13	16	0	0.12	16	0	0.18	15	0	0.28	23
	90+ days past due .....	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0	40
	Nonaccrual.....	30.95	0.08	99	0	0.15	19	0	0.09	21	0	0.15	19	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.09	0.44	10	0.14	0.47	15	0.08	0.46	7	0.16	0.65	8	0.34	0.53	42
	90+ days past due .....	0	0.25	21	0	0.28	18	0.07	0.24	64	0.01	0.33	43	0.13	0.05	82
	Nonaccrual .....	0.19	0.68	16	0.13	0.88	8	0.17	0.71	13	0.11	0.89	8	0.22	0.55	19
Revolving	30–89 days past due .....	0.06	0.27	24	0	0.31	6	0	0.28	9	0.03	0.48	13	0.01	0.36	18
	90+ days past due .....	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.01	37
	Nonaccrual .....	0.04	1.02	15	0.08	1.31	15	0.11	1.18	18	0.18	1.13	19	0.15	0.34	38
Closed-end	30–89 days past due .....	0.09	0.46	15	0.18	0.48	26	0.11	0.49	15	0.20	0.65	16	0.48	0.56	56
	90+ days past due .....	0	0.28	21	0	0.31	20	0.09	0.26	67	0.02	0.38	45	0.19	0.05	83
Junior lien	30–89 days past due .....	0.23	0.66	23	0.15	0.85	9	0.18	0.67	15	0.08	0.87	8	0.25	0.57	23
	Nonaccrual .....	0	0.01	12	0	0.01	9	0	0.01	11	0	0.02	10	0	0.02	13
	90+ days past due .....	0	0	36	0	0	35	0	0	36	0	0	32	0	0	41
	Nonaccrual .....	0	0.03	9	0.02	0.05	39	0	0.03	8	0.02	0.04	37	0.19	0.03	93
Commercial real estate	30–89 days past due .....	0.02	0.16	12	0	0.22	3	0	0.15	8	0.02	0.26	14	0.24	0.15	76
	90+ days past due .....	0.08	0.01	91	0.11	0.02	90	0.08	0.01	93	0.11	0.02	89	0.13	0.02	91
	Nonaccrual .....	0.06	0.37	15	0.05	0.62	6	0.02	0.38	8	0.03	0.62	7	0.37	0.34	61
Construction and development	30–89 days past due .....	0.08	0.19	58	0	0.22	15	0	0.17	17	0	0.28	11	0.16	0.20	69
	90+ days past due .....	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.01	43
	Nonaccrual .....	0	0.17	15	0.04	0.50	32	0	0.20	15	0.04	0.41	34	0.30	0.18	76
1–4 family	30–89 days past due .....	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0	0.05	33
	90+ days past due .....	0	0	47	0	0	44	0	0	44	0	0	42	0	0	47
Other	30–89 days past due .....	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.01	40
	Nonaccrual .....	0.08	0.14	67	0	0.16	17	0	0.13	21	0	0.22	13	0.16	0.12	81
	90+ days past due .....	0	0	39	0	0	38	0	0	41	0	0	40	0	0	44
	Nonaccrual .....	0	0.14	17	0.04	0.43	37	0	0.16	18	0.04	0.35	41	0.30	0.14	80
Multifamily	30–89 days past due .....	0	0.06	29	0	0.08	27	0	0.07	27	0	0.09	22	0	0.03	38
	90+ days past due .....	0	0	46	0	0	45	0	0	46	0	0	45	0	0	46
	Nonaccrual .....	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0	0.03	37
Nonfarm non-residential	30–89 days past due .....	0	0.13	6	0	0.20	5	0	0.13	14	0.03	0.23	22	0.28	0.13	83
	90+ days past due .....	0.11	0.01	92	0.14	0.02	91	0.12	0.01	94	0.14	0.02	92	0.17	0.02	91
	Nonaccrual .....	0.08	0.45	17	0.06	0.78	6	0.03	0.45	11	0.04	0.80	6	0.42	0.36	58
Owner Occupied	30–89 days past due .....	0	0.04	10	0	0.06	10	0	0.04	23	0.03	0.07	44	0.28	0.06	94
	90+ days past due .....	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	40
Other	30–89 days past due .....	0.08	0.17	38	0.06	0.32	17	0.03	0.17	21	0.04	0.27	16	0.37	0.19	76
	Nonaccrual .....	0	0.08	12	0	0.12	8	0	0.08	14	0	0.14	11	0	0.05	18
	90+ days past due .....	0.11	0.01	95	0.14	0.01	95	0.12	0	96	0.14	0.01	93	0.17	0.01	94
	Nonaccrual .....	0	0.24	7	0	0.40	5	0	0.23	7	0	0.44	5	0.05	0.14	50
Farmland	30–89 days past due .....	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.21	28
	90+ days past due .....	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	45
	Nonaccrual .....	0.91	0.67	75	0	1.14	20	0	0.69	23	0	1.13	19	0	1.06	24
Credit card	30–89 days past due .....	0.79	0.87	36	0.62	0.75	31	0.62	0.81	25	0.80	0.95	31	0.67	0.87	54
	90+ days past due .....	0.13	0.45	36	0.43	0.56	47	0.24	0.45	38	0.63	0.63	44	0.28	0.18	74
	Nonaccrual .....	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	227,181	224,356	226,451	223,910	219,820										
Retained earnings .....	956,169	788,875	911,008	748,224	616,611										
Accumulated other comprehensive income (AOCI) .....	-10,875	16,754	14,056	20,218	5,749										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,172,475	1,029,985	1,151,515	992,352	842,180										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	13,615	13,784	13,632	13,834	14,037										
Accumulated other comprehensive income-related adjustments .....	-10,875	16,754	14,057	20,218	5,749										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,169,735	999,447	1,123,826	958,300	822,394										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,169,735	999,447	1,123,826	958,300	822,394										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	500	500	500	500	502										
Additional tier 1 capital before deductions .....	500	500	500	500	502										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	500	500	500	500	502										
<b>Tier 1 Capital</b> .....	1,170,235	999,947	1,124,326	958,800	822,896										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	64,711	64,691	64,706	64,748	64,703										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	121,063	97,706	117,960	90,142	77,084										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	185,774	162,397	182,666	154,890	141,787										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	185,774	162,397	182,666	154,890	141,787										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,356,009	1,162,344	1,306,992	1,113,690	964,683										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	15,279,570	12,128,063	15,235,711	11,663,336	9,028,873										
Less: Deductions from common equity tier 1 capital .....	13,615	13,784	13,632	13,834	14,037										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	15,265,955	12,114,279	15,222,079	11,649,502	9,014,836										
Total risk-weighted assets .....	11,861,526	9,314,106	11,289,497	9,129,247	7,834,541										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A .....	9.86	12.18	15	10.73	12.54	21	9.95	12.37	15	10.50	12.35	24	10.50	12.50	17
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0	50
Tier 1 capital, column A .....	9.87	12.88	5	10.74	13.31	5	9.96	13.11	5	10.50	13.08	6	10.50	13.19	10
Tier 1 capital, column B .....	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A .....	11.43	14.72	1	12.48	15.37	3	11.58	14.91	2	12.20	15.23	4	12.31	14.63	11
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0	50
Tier 1 leverage .....	7.67	9.06	15	8.25	9.15	25	7.39	8.98	14	8.23	9.13	23	9.13	10.39	21
Supplementary leverage ratio, advanced approaches HCs .....		6.62			7.94			6.71			8.72				

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		0			0			0			0			0			
Other insurance activities income .....		0			0			0			0			0			
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		284,687			278,050			283,074			276,387			209,395		2.39	147.31

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
<b>Analysis Ratios</b>																	
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	50.48			54.39			53.11			53.67			60				
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	49.52			45.61			46.89			46.33			40				
Separate account assets (L/H) / Total life assets .....	11.64			12.21			13.40			11.24			0				
Insurance activities revenue / Adjusted operating income .....	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.37	22		
Premium income / Insurance activities revenue .....	3.33			2.23			2.76			2.84			0.03				
Credit related premium income / Total premium income .....	37.50			33.33			32.99			38.23			100				
Other premium income / Total premium income .....	62.50			66.67			67.01			61.77			0				
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0	48		
Insurance net income (P/C) / Equity (P/C) .....	25.60			22.15			23.22			15.59			37.86				
Insurance net income (L/H) / Equity (L/H) .....	150.40			3.56			4.49			3.62							
Insurance benefits, losses, expenses / Insurance premiums .....	2,703.20			1,367.96			927.51			447.82			132.57				
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.07			0.07			0				
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	22.07	12.22	86	25.40	11	98	22.81	12	92	26.40	11.03	99	23.28	11.53	93		
<b>Broker-Dealer Activities</b>																	
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	0	49		

## Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	250	250	250	250	250
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	250	250	250	250	250
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.70			0.69			0.66			0.87				0
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42				2.53
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.72			0.37			0.20			5.18				
Commercial and industrial loans .....		1.62			1.94			0.79			0.64				2.35
Foreign governments and institutions .....		0			0			0			0				
<b>Growth Rates</b>															
Net loans and leases.....		10.28			-6.17			6.83			-2.40				-47.91
Total selected assets.....	0	17.19	49	0	-2.56	57	0	9.48	51	0	2.04	49			-25.04
Deposits .....		-5.48			2.95			0.73			3.46				2.53

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0.21	5.03	0.25	3.24	2.51
Dollar Amount in Thousands					
	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0		0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0		0	0
Commcial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0		0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0		0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		12,000	9,000	46,000	45,000	37,000	33.33	379.81
Dividends .....		12,000	9,000	46,000	45,000	37,000	33.33	380.00
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		-100.00
Income from nonbank subsidiaries .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		12,000	9,000	46,000	45,000	37,000	33.33	379.81
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		0	0	0	0	0		
Total operating income .....		12,000	9,000	46,000	45,000	37,000	33.33	379.81
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0		
Interest expense .....		690	690	2,760	3,055	3,124	0.00	-3.63
Other expenses .....		201	153	824	830	753	31.37	12.29
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		891	843	3,584	3,885	3,877	5.69	-0.45
Income (loss) before taxes .....		11,109	8,157	42,416	41,115	33,123	36.19	591.72
Applicable income taxes (credit) .....		-215	-205	-869	-947	-947		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		11,324	8,362	43,285	42,062	34,070	35.42	483.41
Equity in undistributed income of subsidiaries .....		46,289	43,093	164,387	127,444	115,110	7.42	124.94
Bank subsidiaries .....		46,289	43,093	164,387	127,444	115,110	7.42	124.94
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		57,613	51,455	207,672	169,506	149,180	11.97	155.84
<b>Memoranda</b>								
Bank net income .....		58,289	52,093	210,387	172,444	152,110	11.89	152.57
Nonbank net income .....		0	0	0	0	0		
Subsidiary holding companies' net income .....		0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,234,938	98.77	1,092,158	98.73	1,212,850	98.71	1,052,083	904,958	13.07	106.82
Common and preferred stock .....		1,234,938	98.77	1,092,158	98.73	1,212,850	98.71	1,052,083	904,958	13.07	106.82
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	0
Other receivables .....		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	0
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	0
Other receivables .....		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	0
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	0
Other receivables .....		0	0	0	0	0	0	0	0	0	0
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	0
Securities .....		0	0	0	0	0	0	0	0	0	0
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution .....		13,853	1.11	12,626	1.14	14,553	1.18	14,685	10,071	9.72	188.91
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	0
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	0
Intangible assets .....		0	0	0	0	0	0	0	0	0	0
Other assets .....		1,565	0.13	1,405	0.13	1,291	0.11	1,119	1,238	11.39	102.72
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	0
Total assets .....		1,250,356	100.00	1,106,189	100.00	1,228,694	100.00	1,067,887	916,267	13.03	107.47
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	0
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	0
Commercial paper .....		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	0
Subordinated notes and debentures .....		64,711	5.18	64,691	5.85	64,706	5.27	64,748	64,703	0.03	18.37
Other liabilities .....		13,170	1.05	11,513	1.04	12,473	1.02	10,787	9,384	14.39	293.49
Balance due to subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	0
Total liabilities .....		77,881	6.23	76,204	6.89	77,179	6.28	75,535	74,087	2.20	34.24
Equity Capital .....		1,172,475	93.77	1,029,985	93.11	1,151,515	93.72	992,352	842,180	13.83	115.27
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	0
Common stock .....		54	0	54	0	54	0	54	54	0.00	1.89
Common surplus .....		227,127	18.16	224,302	20.28	226,397	18.43	223,856	219,766	1.26	4.57
Retained earnings .....		956,169	76.47	788,875	71.31	911,008	74.14	748,224	616,611	21.21	192.38
Accumulated other comprehensive income .....		-10,875	-0.87	16,754	1.51	14,056	1.14	20,218	5,749		
Other equity capital components .....		0	0	0	0	0	0	0	0	0	0
Total liabilities and equity capital .....		1,250,356	100.00	1,106,189	100.00	1,228,694	100.00	1,067,887	916,267	13.03	107.47
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	0
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0	0	0
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	0

## Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Profitability</b>															
Net income / Average equity capital .....	19.82	9.94	95	20.24	12.54	88	19.27	11.94	90	18.55	7.29	97	19.16	10.58	95
Bank net income / Average equity investment in banks .....	19.05	10.44	92	19.44	12.55	89	18.56	11.80	90	17.64	7.45	94	18.07	10.85	95
Nonbank net income / Average equity investment in nonbanks .....		11.36			12.53			13.12			9.75			12.07	
Subsidiary HCs net income / Average equity investment in sub HCs .....		8.34			11.69			10.11			7.01			15.16	
Bank net income / Parent net income .....	101.17	97.54	41	101.24	95.97	45	101.31	96.79	49	101.73	88.16	43	101.96	103.77	40
Nonbank net income / Parent net income .....	0	3.43	16	0	2.83	15	0	3.40	15	0	3.59	14	0	1.08	24
Subsidiary holding companies' net income / Parent net income .....		80.23			65.70			65.35			68.34			92.33	
<b>Leverage</b>															
Total liabilities / Equity capital .....	6.64	16.87	29	7.40	17.74	30	6.70	16.81	32	7.61	20.06	27	8.80	9.66	51
Total debt / Equity capital .....	5.52	11.65	39	6.28	11.90	43	5.62	11.71	41	6.52	14.41	42	7.68	3.93	69
Total debt + notes payable to subs that issued TPS / Equity capital .....	5.52	13.71	28	6.28	14.30	28	5.62	13.63	30	6.52	16.67	27	7.68	7.99	51
Total debt + Loans guaranteed for affiliate / Equity capital .....	5.52	11.72	39	6.28	12.02	42	5.62	11.77	41	6.52	14.68	41	7.68	3.97	69
Total debt / Equity capital – excess over fair value .....	5.52	11.75	39	6.28	12	43	5.62	11.81	41	6.52	14.52	42	7.68	3.93	69
Long-term debt / Equity capital .....	5.52	11.08	39	6.28	11.33	44	5.62	10.95	41	6.52	13.56	43	7.68	3.86	70
Short-term debt / Equity capital .....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	0.01	46
Current portion of long-term debt / Equity capital .....	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0	47
Excess cost over fair value / Equity capital .....	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0	46
Long-term debt / Consolidated long-term debt .....	100	40.81	96	100	35.48	98	100	39.86	95	100	34.67	98	100	14.37	97
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	105.33	103.47	64	106.04	102.85	70	105.33	103.22	66	106.02	102.81	70	107.45	104.21	63
Total investment in subs / Equity capital .....	105.33	108.45	51	106.04	108.21	58	105.33	108.40	53	106.02	110.16	56	107.45	104.48	63
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.27	0.38	55	0.30	0.22	60	0.30	0.29	57	0.35	0.47	51	0.42	0.44	54
Equity investment in subs – equity cap / Net income-div (X) .....	0.35	1.31	27	0.38	0.74	39	0.38	1.05	26	0.46	1.82	19	0.54	1.47	25
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	91.89	129.62	35	79.23	111.20	35	96.68	152.85	22	107.03	136.59	38	101.76	153.39	33
Cash from ops + noncash items + op expense / Op expense + dividend .....	95.48	125.04	40	82.53	98.58	39	100.09	154.48	24	111.31	147.24	34	105.74	152.31	31
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	95.11	98.29	48	82.53	85.35	41	99.83	98.54	50	106.10	134.08	43	102.95	105.99	46
Pretax operating income + interest expense / Interest expense .....	1,710	2,251.18	65	1,282.17	1,142.88	64	1,636.81	1,835.33	60	1,445.83	2,016.32	61	1,160.28	17,211.14	51
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	1,710	1,728.15	64	1,282.17	1,357.31	63	1,636.81	1,770.77	62	1,445.83	1,539.23	68	1,160.28	2,481.22	58
Dividends + interest from subsidiaries / Interest expense + dividends .....	91.31	145.40	34	78.30	117.86	36	96.42	174.12	21	106.80	150.43	31	101.20	196.13	24
Fees + other income from subsidiaries / Salary + other expenses .....	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X) .....		20.52			33.13			47.61			35.64			71.69	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0.14	3.42	34	0.20	3.97	34	0.18	3.44	35	0.38	3.85	37	0.10	1.59	48
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.24			0.05			0.17			0.10			0	
Nonaccrual .....		0.75			1.22			0.92			1.03			8.16	
Total .....		1			1.27			1.09			1.13			8.16	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0	49
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total .....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.70	15	0	1.80	15	0	1.76	16	0	2.66	14	0	0.13	29
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0	49

## Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	109.96	64.91	85	129.20	74.87	86	103.85	66.37	83	92.91	81.10	66	98.14	65.39	75
Dividends declared / Net income .....	21.61	33.46	31	21	23.13	40	21.64	28.27	36	23.06	42.29	26	22.41	25.65	43
Net income – dividends / Average equity.....	15.54	6.76	94	15.99	9.52	83	15.10	8.62	89	14.28	4.14	94	14.86	7.61	97
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	96.37	124.34	38	83.30	101.14	41	102.34	155.92	30	115.15	132.17	45	110.66	160.93	32
Dividends from nonbank subsidiaries .....	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23	0	2.59	28
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	0	48
Dividends from all subsidiaries .....	96.37	153.16	31	83.30	128.99	33	102.34	203.53	21	115.15	174.85	30	110.66	209.89	25
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	20.59	43.39	35	17.28	30.63	40	21.86	45.96	22	26.10	60.28	22	24.32	45.88	28
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.09	32
Management and service fees from bank subsidiaries .....	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	0.47	43
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	20.59	49.34	32	17.28	33.49	36	21.86	51.33	22	26.10	62.88	20	24.32	48.40	26
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		31.46			47.24			62.63			56.39			76.61	
Interest income from nonbank subsidiaries.....		2.20			2.80			2.44			7.38			0.91	
Management and service fees from nonbank subsidiaries .....		0.46			0.53			0.37			0.86			0.02	
Other income from nonbank subsidiaries.....		0.06			0.09			0.07			0.16			0.01	
Operating income from nonbank subsidiaries .....		39.06			69.48			87.22			79.84			83.73	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			65.48	
Interest income from subsidiary holding companies .....		11.88			6.44			5.26			8.40			0	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			65.48	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	100	60.28	93	100	58.57	94	100	74.16	94	100	69.76	96	100	77.61	93
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	20	0	0.23	32
Management and service fees from bank subsidiaries .....	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	0.75	43
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.01	46
Operating income from bank subsidiaries .....	100	73.91	86	100	71.70	91	100	83.13	92	100	82.20	93	100	94.06	87
Dividends from nonbank subsidiaries .....	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	0	1.13	29
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	0	45
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0	48
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0	47
Operating income from nonbank subsidiaries .....	0	6.88	25	0	10.59	21	0	4.67	14	0	4.70	16	0	1.56	25
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	0	47
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	0	47
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			1,178.56	
Loans and advances from subsidiaries / Total debt .....	0	28.43	14	0	29.59	12	0	26.38	13	0	27.08	12	0	70.71	14